CLAIMS

What is claimed is:

1. A communications system, having a prepaid architecture for managing a plurality of prepaid wireless accounts for communication services, wherein each prepaid account is associated with a prepaid subscriber, comprising:

> a wireless network including a mobile switch, in communication with a wireless device,
>
>> the wireless device for remotely managing at least one of the prepaid accounts;
>
> a wide area network including:
>
>> a prepaid account database for storing records assigned to subscribers of prepaid
>>
>>> communications services;
>>
>> a prepaid application module for initializing and updating the prepaid accounts;
>>
>> a credit card transaction server, coupled to a credit card database, for checking
>>
>>> available credit; and
>>
>> a prepaid server coupled to the prepaid account database and the prepaid
>>
>>> application module; and
>
> a gateway in communication with the mobile switch of the wireless network and in
>
>> communication with the wide area network.

2. The system of claim 1, further comprising:

> a web appliance, in communication with the wide area network, for remotely managing at
>
>> least one of the prepaid accounts.

3.   The system of claim 2 wherein the wireless device is WAP-enabled and wherein the mobile switch is WAP-enabled and wherein the gateway is WAP-enabled.

4.   The system of claim 3, wherein the wireless device is selected from the group consisting of a cellular telephone, a personal digital assistant and a pager.

5.   The system of claim 4, wherein the gateway is selected from the group consisting of a push proxy and a WAP push proxy.

6.   A method for initializing a prepaid wireless account for communication services, wherein the prepaid account is associated with a prepaid subscriber, the method comprising:

     providing wireless access to a network for managing the prepaid account;

     coupling a wireless device to the network;

     collecting credit card account information from the prepaid subscriber through the network;

     establishing the prepaid account on a subscriber account database;

     receiving a prepaid amount from the prepaid subscriber; and

     checking the credit card account for available credit based on the prepaid amount.

7.   The method of claim 6, further comprising:

coupling a web appliance to the network for managing the prepaid account.

8.   The method of claim 6, wherein the wireless device is WAP-enabled.

9.   A method for replenishing a prepaid wireless account, wherein the prepaid

account is associated with a prepaid subscriber, and wherein the account includes credit

card account information associated with a subscriber requesting replenishment, the

method comprising:

      providing wireless access to a network for managing the prepaid account;

      coupling a wireless device to the network; and

      charging a pre-authorized amount to the credit card account.

10.   The method of claim 9, further comprising:

      coupling a web appliance to the network for managing the prepaid account.

11.   The method of claim 9, wherein the wireless device is WAP-enabled.

12.   The method of claim 11, further comprising:

      pushing an alert to the wireless device when a subscriber account balance falls

         below a recharge threshold amount.

13.   The method of claim 12, further comprising:

      pushing an alert to the wireless device at a predetermined frequency.

14. The method of claim 13, wherein pushing an alert to the wireless device includes

pushing the alert during a communications session.

15. A method for retrieving an account balance for a prepaid wireless account,

wherein the prepaid account is associated with a prepaid subscriber, and wherein the

account balance is stored in a customer account database, the method comprising:

    providing wireless access to a network for managing the prepaid account;

    coupling a wireless device to the network; and

    querying the customer account database.

16. The method of claim 15, further comprising:

coupling a web appliance to the network for managing the prepaid account.

17. The method of claim 16, wherein the wireless device is WAP-enabled.

18. The method of claim 17, further comprising:

    pushing an alert to the wireless device when a subscriber account balance falls

    below a recharge threshold amount.

19. The method of claim 18, further comprising:

    pushing an alert to the wireless device at a pre-determined frequency.

20.   The method of claim 19, wherein pushing an alert to the wireless device includes pushing the alert during a communications session.

21.   A system for initializing a prepaid wireless account for communication services, wherein the prepaid account is associated with a prepaid subscriber, the system comprising:

      means for providing wireless access to a network for managing the prepaid account;

      means for coupling a wireless device to the network;

      means for collecting credit card account information from the prepaid subscriber through the network;

      means for establishing the prepaid account on a subscriber account database;

      means for receiving a prepaid amount from the prepaid subscriber; and

      means for checking the credit card account for available credit based on the prepaid amount.

22.   The system of claim 21, further comprising:

means for coupling a web appliance to the network for managing the prepaid account.

23.   The system of claim 22, wherein the wireless device is WAP-enabled.

24.   A system for replenishing a prepaid wireless account, wherein the prepaid account is associated with a prepaid subscriber, and wherein the account includes credit card

account information associated with a subscriber requesting replenishment, the system

comprising:

means for providing wireless access to a network for managing the prepaid

account;

means for coupling a wireless device to the network; and

means for charging a pre-authorized amount to the credit card account.

25. The system of claim 24, further comprising:

means for coupling a web appliance to the network for managing the prepaid

account.

26. The system of claim 25, wherein the wireless device is WAP-enabled.

27. The system of claim 26, further comprising:

means for pushing an alert to the wireless device when a subscriber account

balance falls below a recharge threshold amount.

28. The system of claim 27, further comprising:

means for pushing an alert to the wireless device at a predetermined frequency.

29. The system of claim 28, wherein pushing an alert to the wireless device includes

means for pushing the alert during a communications session.

30. A system for retrieving an account balance for a prepaid wireless account, wherein the prepaid account is associated with a prepaid subscriber, and wherein the account balance is stored in a customer account database, the steps comprising:

means for providing wireless access to a network for managing the prepaid account;

means for coupling a wireless device to the network; and

means for querying the customer account database.

31. The system of claim 30, further comprising:

means for providing a web appliance for accessing the network; and

means for coupling a web appliance to the network for managing the prepaid account.

32. The system of claim 31, wherein the wireless device is WAP-enabled.

33. The system of claim 32, further comprising:

means for pushing an alert to the wireless device when a subscriber account balance falls below a recharge threshold amount.

34. The system of claim 33, further comprising:

means for pushing an alert to the wireless device at a predetermined frequency.

35. The system of claim 34, wherein pushing an alert to the wireless device includes

means for pushing the alert during a communications session.

36 A computer-readable medium having stored thereon instructions which, when

executed by a processor, cause the processor to perform the steps of:

collecting credit card account information from a prepaid subscriber, wherein the

prepaid account is associated with a prepaid subscriber;

establishing the prepaid account on a subscriber account database;

receiving a prepaid amount from the prepaid subscriber;

checking the credit card account for available credit based on the prepaid amount;

and

pushing an alert to the wireless device when a subscriber account balance falls

below a recharge threshold amount.

37. The medium of claim 36, having instructions stored thereon that cause the

processor to perform the further step of:

pushing an alert to the wireless device at a predetermined frequency.

38. The medium of claim 37, having instructions stored thereon that cause the

processor to perform the further step of:

pushing the alert during a communications session.